LISTING OF THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

THE CLAIMS:

1 1.   (currently amended) A method, comprising:

2   storing, in at least one database within a portable first computing device, financial

3 transaction data and budgetary data, wherein said financial transaction data and budgetary data

4 stored in said at least one database of said portable computing device is periodically

5 synchronized with financial transaction data and budgetary data stored in at least one

6 corresponding database within a second computing device;

7   evaluating said transaction data using said budgetary data to determine at least whether a

8 transaction value exceeds a budgetary constraint;

9   displaying, upon a display device, a message indicative of the results of said evaluation;

10 and

11   ~~periodically synchronizing said financial transaction data and budgetary data stored in~~

12 ~~said at least one database of said portable computing device with financial transaction data and~~

13 ~~budgetary data stored in at least one corresponding database within a second computing device~~.

1 2.   (original) The method of claim 1, further comprising:

2   generating, at one of said first and second computing devices operating as a

3 master computing device, a report indicative of transaction patterns associated with at least said

4 first and second computing devices.

1 3.   (original) The method of claim 1, further comprising:

2   storing, in one of said first computing device and second computing device,

3 accounts data including information pertaining to accessible financial accounts, said accounts

4 database providing available credit or debit amounts to update budgetary data during said step of

5 synchronizing.

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1   4.   (original) The method of claim 1, wherein said transaction data comprises a plurality of
2   records, each record comprising at least an account number field, a transaction amount field and
3   a budgetary item identifier field, said account number field identifying a credit or debit account
4   funding a respective transaction, said transaction amount field identifying the value of said
5   respective transaction, said budgetary item identifier field identifying the type of said respective
6   transaction.

1   5.   (original) The method of claim 4, wherein each transaction data record further comprises
2   a budget indicator field for indicating whether said respective transaction is appropriate with
3   respect to a corresponding budgetary constraint.

1   6.   (original) The method of claim 3, wherein said accounts data comprises a plurality of
2   records, each record comprising at least an account number field, an account type field, an
3   institution field and an available balance field, said account number field identifying a credit or
4   debit account, said account type field identifying the type of account, said institution field
5   identifying the financial institution associated with said account, and said available balance field
6   identifying an available balance or credit limit associated with said account.

1   7.   (original) The method of claim 1, wherein said budgetary data comprises a plurality of
2   records, each record comprising at least a budgetary item identifier field, an annual budget field
3   and a periodic budget field.

1   8.   (original) The method of claim 7, further comprising:
2   correlating individual transactions with associated annual budgets via the budgetary item
3   identifier field of the transaction data and accounts data; and
4   determining whether at least one of the annual and periodic budgets associated
5   with the transaction type are exceeded by a particular transaction.

1   9.   (original) The method of claim 7, wherein the budgetary database further comprises a
2   periodicity field and a fixed/variable payment field.

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1   10.   (original) The method of claim 1, further comprising:

2   in the case of an evaluation indicative of exceeding a budgetary constraint,

3   displaying upon said display device a message indicative of said budgetary constraint being

4   exceeded.

1   11.   (original) The method of claim 4, wherein a transacting entity utilizing one of said first

2   and second computing devices inputs transaction data contemporaneous to effecting said

3   transaction, said displayed message indicating to said transacting entity whether said respective

4   transaction should proceed.

   12-23. (cancelled)

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